B1 (Official F@ 12:06:17 Desc Main United States Bankruptum Centre Page 1 of 43 **Voluntary Petition** Northern District of Illinois Western Division Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Steiner, Corina, Ann Steiner, Nicholas, James All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):
Nick Steiner Corina Ann Bicksler Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 1728 than one, state all): 1544 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1317 Riverbend Lane 1317 Riverbend Lane Belvidere, IL Belvidere, IL ZIP CODE ZIP CODE 61008 61008 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Boone Boone Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE ocation of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 V ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 Corporation (includes LLC and LLP) □ Railroad ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, Chapter 13 Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\mathbf{\Lambda}$ 50-100-200-1,000-5,001-10,001-25,001-50,001-Over 49 199 999 100,000 100,000 99 5.000 10.000 25,000 50,000 Estimated Assets  $\mathbf{\Lambda}$ \$50,001 to \$50,000,001 \$100,000,001 \$0 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities V \$10,000,001 \$50,000,001 \$100,000,001 \$500,001 to \$1,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 to \$50 \$1 to \$10 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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Voluntary Petition Document	Nanage 2, of s 43				
(This page must be completed and filed in every case)	Nicholas James Steiner, Corina Ann Stei	iner			
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)				
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	(ditional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is: whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ing petition, declare that I seed under chapter 7, 11, xplained the relief			
Exhibit A is attached and made a part of this petition.	X s/ Henry Repay	3/19/2008			
	Signature of Attorney for Debtor(s)  Henry Repay	Date <b>06199079</b>			
Ext	nibit C				
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition.  No	threat of imminent and identifiable harm to public heal	th or safety?			
Exh	aibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)				
✓ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition				
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attached and made a	1 1				
	ding the Debtor - Venue applicable box)				
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 co		ays immediately			
There is a bankruptcy case concerning debtor's affiliate. general pa	urtner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal plac has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal				
	les as a Tenant of Residential Property oplicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).					
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		ed to cure the			
Debtor has included in this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day period	after the			
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).				

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Voluntary Petition Document	Nanage 3, of s 43			
(This page must be completed and filed in every case)	Nicholas James Steiner, Corina Ann Steiner			
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of Title 11, United States Code.			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified Copies of the documents required by § 1515 of title 11 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X s/ Nicholas James Steiner	X Not Applicable			
Signature of Debtor Nicholas James Steiner	(Signature of Foreign Representative)			
X s/ Corina Ann Steiner				
Signature of Joint Debtor Corina Ann Steiner	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
3/19/2008 Date	Date			
Signature of Attorney	Signature of Non-Attorney Petition Preparer			
X s/ Henry Repay	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined			
Signature of Attorney for Debtor(s)	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the			
Henry Repay Bar No. 06199079	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been			
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. $\S$ 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount			
Law Offices of Henry Repay	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Firm Name	•			
405 1/2 S. State St. Belvidere, IL 61008-3706				
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer			
	Trined Ivanic and due, if any, of Bankruptcy Feditor Freparet			
(815) 547-3369 (815) 544-5429	Social-Security number (If the bankruptcy petition preparer is not an individual, state			
Telephone Number	the Social-Security number of the officer, principal, responsible person or partner of			
3/19/2008	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Date  *In a case in which \$ 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	X Not Applicable			
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted			
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.			
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.			
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or			
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
Date				

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#### **UNITED STATES BANKRUPTCY COURT**

# **Northern District of Illinois Western Division**

In re:	Nicholas James Steiner	Corina Ann	Case No.	
	Steiner			
	Debtor(s)			(if known)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH** CREDIT COUNSELING REQUIREMENT

CKEDIT COCHCEING KEQUIKEMENT
Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court ca dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the <b>180 days before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone

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5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.							
I certify under penalty of perjury that the information provided above is true and correct.							
Signature of Debtor:	s/ Nicholas J Nicholas Jan						
Date: 3/19/2008							

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#### **UNITED STATES BANKRUPTCY COURT**

# **Northern District of Illinois Western Division**

In re:	Nicholas James Steiner Corina	a Ann Case No.	
	Steiner		
	Debtor(s)		(if known)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court caldismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

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		ustee or bankruptcy a bes not apply in this di	dministrator has determined that the c strict.	credit counseling
I certify und	der penalty of	perjury that the infor	mation provided above is true and	correct.
Signature of Debtor:	s/ Corina Ann Corina Ann S			
Date: 3/19/2008				

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B6A (Official Form 6A) (12/07)

In re:	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Debtors	,	(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
8103 Cumberland Gap Tr. N Jacksonville, FL 32244	Fee Owner	J	\$ 170,000.00	\$ 177,181.79
	Total	>	\$ 170,000.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Debtors	,	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash	J	100.00
	Checking Acct. 601629 Poplar Grove State Bank 109 N. State Street PO Box 280 Poplar Grove, IL 61068	J	100.00
х			
	Household Goods and Furnishings	J	1,375.00
	Sectional Sofa	J	500.00
	100+ Compact Discs	J	500.00
	Wearing Apparel	J	300.00
	Wedding Rings	J	5,000.00
Х			
Х			
X			
	x x x	Cash Checking Acct. 601629 Poplar Grove State Bank 109 N. State Street PO Box 280 Poplar Grove, IL 61068 X Household Goods and Furnishings Sectional Sofa 100+ Compact Discs Wearing Apparel Wedding Rings X X	Cash Checking Acct. 601629 Poplar Grove State Bank 109 N. State Street PO Box 280 Poplar Grove, IL 61068  X Household Goods and Furnishings J Sectional Sofa J 100+ Compact Discs J Wearing Apparel Wedding Rings J X

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Debtors	,	(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	Х			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>		Retirement Plan (Started 11/2007)	Н	60.00
<ol> <li>Stock and interests in incorporated and unincorporated businesses. Itemize.</li> </ol>	X			
<ol> <li>Interests in partnerships or joint ventures. Itemize.</li> </ol>	X			
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	Х			
16. Accounts receivable.	Х			
<ol> <li>Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</li> </ol>	X			
<ol> <li>Other liquidated debts owed to debtor including tax refunds. Give particulars.</li> </ol>		2007 Estimated Income Tax Refund	J	2,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
<ol> <li>Patents, copyrights, and other intellectual property. Give particulars.</li> </ol>	X			
<ol> <li>Licenses, franchises, and other general intangibles. Give particulars.</li> </ol>	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1967 Ford Thunderbird (88,000 miles)	Н	3,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Eagle Talon (180,000 odometer miles, 40,000 engine miles)	Н	1,500.00

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B6B (Official Form 6B) (12/07) -- Cont.

n re	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Debtors	,	(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Chevrolet Trail Blazer (Repossessed) (88,000 miles)	w	11,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge Ram 2500 (48,000 miles)	J	29,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
<ol><li>Machinery, fixtures, equipment and supplies used in business.</li></ol>		Mechanic Tools	Н	8,500.00
30. Inventory.	X			
31. Animals.		2 Labrador Retrievers	J	1,000.00
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached To	tal >	\$ 63,935.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Debtors	,	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
100+ Compact Discs	735 ILCS 5/12-1001(b)	500.00	500.00
1967 Ford Thunderbird (88,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	3,000.00
1990 Eagle Talon (180,000 odometer miles, 40,000 engine miles)	735 ILCS 5/12-1001(c)	1,500.00	1,500.00
2007 Estimated Income Tax Refund	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Cash	735 ILCS 5/12-1001(b)	100.00	100.00
Checking Acct. 601629 Poplar Grove State Bank 109 N. State Street PO Box 280 Poplar Grove, IL 61068	735 ILCS 5/12-1001(b)	100.00	100.00
Mechanic Tools	735 ILCS 5/12-1001(d)	1,500.00	8,500.00
	735 ILCS 5/12-1001(b)	5,300.00	
Retirement Plan (Started 11/2007)	735 ILCS 5/12-1006	60.00	60.00
Wearing Apparel	735 ILCS 5/12-1001(a),(e)	300.00	300.00

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B6D (Official Form 6D) (12/07)

In re	Nicholas James Steiner	Corina Ann Steiner	,	Case No.	
		Debtors			(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9161671158-1001  BB&T Loan Services MC: 100-50-02-57 PO Box 2306 Wilson, NC 27894		J	Purchase Money Security Agreement 2005 Dodge Ram 2500 (48,000 miles)  VALUE \$29,000.00		x		28,993.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 28,993.00	\$ 0.00
\$	\$

(Report also on Summary of (If applicable, report Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07)- Cont.

In re	Nicholas James Steiner	Corina Ann Steiner	,	Case No.	
		Debtors	<u> </u>		(If known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6032-5904-1055-0387  Citifinancial Retail Services PO Box 22060 Tempe, AZ 85285-2060		w	Purchase Money Security Agreement Sectional Sofa VALUE \$500.00		х		1,220.83	720.83
ACCOUNT NO. 501390175-5  Flagstar Bank Mail Stop S-115-3 5151 Corporate Drive Troy, MI 48098-2639  Ben-Ezra & Katz, P.A. 2901 Stirling Road, Suite 300 Fort Lauderdale, FL 33312		J	Mortgage 8103 Cumberland Gap Tr. N Jacksonville, FL 32244 VALUE \$170,000.00		x		177,181.79	0.00
ACCOUNT NO. 6035 2640 9150 4702  Littman & Barclay Plan PO Box 689182  Des Moines, IA 50368-9182		Н	10/08/2006 Purchase Money Security Agreement Wedding Rings VALUE \$5,000.00		x		4,340.83	0.00
ACCOUNT NO. 4690997121  Mercantile Bank Payment Svcs PO Box 100201 Columbia, SC 29202-3201		w	05/01/2007 Purchase Money Security Agreement 2004 Chevrolet Trail Blazer (Repossessed) (88,000 miles)  VALUE \$11,000.00		X		15,769.00	4,769.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 198,512.45	\$ 5,489.83
\$ 227,505.45	\$ 5,489.83

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Desc Main

B6E (Official Form 6E) (12/07)

Nicholas James Steiner Corina Ann Steiner In re

Case No.

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations** 

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

■ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

In re	re Nicholas James Steiner Corina Ann Steiner	Case No.						
	Debtors		(If known)					
	Certain farmers and fishermen							
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provi	vided in 11 U.S.C. § 507(a	u)(6).					
	Deposits by individuals							
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, nat were not delivered or provided. 11 U.S.C. § 507(a)(7).							
	Taxes and Certain Other Debts Owed to Governmental Units							
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11	U.S.C. § 507(a)(8).						
	Commitments to Maintain the Capital of an Insured Depository Institution							
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of evernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insure (07 (a)(9).	2.						
	Claims for Death or Personal Injury While Debtor Was Intoxicated							
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor other substance. 11 U.S.C. § 507(a)(10).	was intoxicated from using	g alcohol, a drug, or					

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.	(15   100   1
		Debtors	<del></del> ,	(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.
		Debtors	(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 111252		J			Х		151.34
David S. Hyler II MD PA PO Box 9479 Fleming Island, FL 32006-0029			Medical Services				
ACCOUNT NO. 6035-3202-2257-4210		W	•		Х		747.71
Home Depot Credit Services PO Box 689100 Des Moines, IA 50368-9100			Miscellaneous Purchases				

3 Continuation sheets attached

Subtotal > \$ 899.05

Total > completed Schedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.
			, (If I a com)
		Dobtors	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4399035165		Н			Х		306.98
JEA 21 West Church Street Jacksonville, FL 32202-3139		Utilties					
ACCOUNT NO. 047-2505-957		w			Х		396.65
Kohl's PO Box 3043 Milwaukeet, Wi 53201-3043		Miscellaneous Purchases					
ACCOUNT NO. 2658651429		W			Х		1,572.75
National Education 200 W. Monroe, Suite 700 Chicago, IL 60606-5075		Student Loan					
ACCOUNT NO. 662213		J			Х		161.20
Quest Diagnostics PO Box 41652 Philadelphia, PA 19101-1652			Medical Services				
Quest Diagnostics 3 Giralda Farms Madison, NJ 07940							

Sheet no.  $\,\underline{1}$  of  $\underline{3}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

2,437.58 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.
			, (If I a com)
		Dobtors	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9160310834-1		Н			Х		22,473.18
Sallie Mae Servicing PO Box 9500 Wilkes-Barre, PA 18773-9500		Student Loan					
ACCOUNT NO. 771 4 28 0301416509		Н			Х		1,014.27
Sam's Club GE Money Bank Attn: Bankruptcy Dept. P. O. Box 103104 Roswell, GA 30076			Miscellaneous Purchases				
ACCOUNT NO. 410747341		J			Х		319.03
Sprint PCS Customer Solutions P. O. Box 8077 London, KY 40742			Cellular Services				

Sheet no.  $\underline{2}$  of  $\underline{3}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 23,806.48

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.
			, (If I a com)
		Dobtors	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. See Next Column		J			Х		724.74
State Farm 859 Park Avenue, Suite 100, Hwy 17 Orange Park, FL 32073			Auto Insurance 1063-2975-19, 452-8229-E29-59				
State Farm Mutual Automobile Ins Co 7401 Cypress Gardens Boulevard Winter Haven, FL 33888							
State Farm Insurance Companies PO Box 2746 Jacksonville, FL 32232-2746							
State Farm One State Farm Plaza Bloomington, IL 61710	I	ı					
Swedish American Medical Group 2550 Charles Street P.O. Box 1567 Rockford, IL 61110-0067		J	Medical Services		X		152.68
ACCOUNT NO. 9-422-267-953		W			Х		358.08
Target National Bank c/o Target Credit Services PO Box 1581 Minneapolis, MN 55440-1581			Miscellaneous Purchases				

Sheet no.  $\,\underline{3}$  of  $\underline{3}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 1,235.50 28,378.61 Case 08-70847 Doc 1 Filed 03/25/08 Entered 03/25/08 12:06:17 Desc Main Document Page 22 of 43

B6G (Official Form 6G) (12/07)

In re:	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Debtors		(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Clearwire 3525 E Post Road, Ste 110 Las Vegas, NV, 89120	Internet Agreement

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B6H (Official Form 6H) (12/07)

In re: Nicholas James Steiner	Corina Ann Steiner	Case No.	
	Debtors	, Ouse 140.	(If known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

P. 1007(m).	
✓ Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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In re	Nicholas James Steiner Corina Ann Steiner	Case No.	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

**Debtors** 

Debtor's Marital Status: Married  DEPENDENTS OF DEBTOR AND SPOUSE			ND SPOUSE			
		RELATIONSHIP(S):			AGE	(S):
		Infant born 2/25/08				
Employment:		DEBTOR		SPOUSE		
Occupation	Diese	l Technician	Stud	ent/Administrative	Asst.	
Name of Employer	Villag	e of Poplar Grove		ney John Maville		
How long employed	2 Mor	nths	1 M	onth		
Address of Employer		ill Street r Grove, IL 61065		. State St. dere, IL 61008		
INCOME: (Estimate of a case file		projected monthly income at time		DEBTOR		SPOUSE
1. Monthly gross wages,	salary, and	d commissions	\$	2,234.38	\$_	736.67
(Prorate if not paid 2. Estimate monthly over			\$ -	0.00	\$	0.00
3. SUBTOTAL			\$	2,234.38	\$	736.67
4. LESS PAYROLL DE	DUCTIONS	S	J			
a. Payroll taxes and	d social se	curity	\$	303.90	\$_	84.96
b. Insurance			\$	465.38	\$_	0.00
c. Union dues			\$ .	0.00	\$_	0.00
d. Other (Specify)			\$ _	0.00	\$_	0.00
5. SUBTOTAL OF PAY	ROLL DE	DUCTIONS	\$	769.28	\$_	84.96
6. TOTAL NET MONTH	ILY TAKE I	HOME PAY	\$ _	1,465.10	\$_	651.7 <u>1</u>
7. Regular income from	operation o	f business or profession or farm				
(Attach detailed sta	atement)		\$	0.00	\$_	0.00
8. Income from real prop	erty		\$	0.00	\$_	0.00
9. Interest and dividends	3		\$	0.00	\$_	0.00
10. Alimony, maintenand debtor's use or that		rt payments payable to the debtor for the ents listed above.	\$	0.00	\$_	0.00
11. Social security or oth (Specify)	ner governm	nent assistance	\$	0.00	\$_	0.00
12. Pension or retiremen	nt income		\$	0.00	\$	0.00
13. Other monthly incom			-	_	_	
(Specify)			\$_	0.00	\$ -	0.00
14. SUBTOTAL OF LIN	IES 7 THR	OUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTH	ILY INCOM	E (Add amounts shown on lines 6 and 14)	\$	1,465.10	\$	651.71
16. COMBINED AVERA	AGE MONT	THLY INCOME: (Combine column		\$ 2,116	6.81	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

(If known)

Parties are expecting child February 25, 2008, and Co-Debtor expects to return to work as a CNA March or April 2008.

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

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**B6J (Official Form 6J) (12/07)** 

In re Nicholas James Steiner Corina Ann Steiner	Case No.	
Debtors		(If known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

differ from the deductions from income allowed on Form22A or 22C.  Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate household.	arate schedule of	
expenditures labeled "Spouse."		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	160.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	200.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	40.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	•	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	61.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	_	
(Specify)	\$ <u></u>	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	•	557.00
a. Auto	\$ 	557.00
b. Other Auto Installment for Trailblazer	Ф	313.00
14. Alimony, maintenance, and support paid to others	\$ 	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Father Owe \$7000.00 for money to live on		0.00
Poplar Grove State Bank Loan		200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,851.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,116.81
b. Average monthly expenses from Line 18 above	\$	1,851.00
c. Monthly net income (a. minus b.)	\$	265.81

Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Northern District of Illinois Western Division

In re	<b>Nicholas James Steiner</b>	Corina Ann Steiner	Case No.	
		Debtors	Chapter	7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 24,045.93
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 24,045.93

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,116.81
Average Expenses (from Schedule J, Line 18)	\$ 1,851.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 2,604.36

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### United States Bankruptcy Court Northern District of Illinois Western Division

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Debtors	, Chapter	7

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$5,489.83
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$28,378.61
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$33,868.44

**B6 Cover (Form 6 Cover) (12/07)** 

#### **FORM 6. SCHEDULES**

Summary of Schedules Statistical Summary of Certain Liabilities

Schedule A - Real Property
Schedule B - Personal Property

Schedule C - Property Claimed as Exempt Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims
Schedule F - Creditors Holding Unsecured Nonpriority Claims
Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)
Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois Western Division

In re	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Debtors	Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 170,000.00		
B - Personal Property	YES	3	\$ 63,935.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 227,505.45	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 28,378.61	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,116.81
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1,851.00
тот	AL	18	\$ 233,935.00	\$ 255,884.06	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Nicholas James Steiner	Corina Ann Steiner	_ Case No.	
		Debtors	•	(If known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, infor	•	<u> </u>
Date:	3/19/2008	Signature:	s/ Nicholas James Steiner
		-	Nicholas James Steiner
			Debtor
Date:	3/19/2008	Signature:	s/ Corina Ann Steiner
		-	Corina Ann Steiner
			(Joint Debtor, if any)
		[If joint case	e, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Western Division

			Western Division	
In re:	Nicholas James Steiner	Corina Ann Steiner	Case No.	
		Dehtors		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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#### 1. Income from employment or operation of business

joint petition is not filed.)

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a

joint petition is not med.)		
AMOUNT	SOURCE	FISCAL YEAR PERIOD
9,381.17	Husband's Employment Maudlin International Trucks Inc. 2300 S. Division Avenue Orlando, FL 32805	2006
2,408.25	Wife's Employment Jestd 5 Inc. Belvidere Ace Hardware 302 Meadow St. Belvidere, IL 61008	2006
4,968.59	Wife's Employment Maple Crest Care Centre 4452 Squaw Prairie Road Belvidere, IL 61008	2006
4,452.00	Husband's Employment Village of Poplar Grove PO Box 1 Poplar Grove, IL 61065	2006
451.51	Wife's Employment Kohl's N56 W17000 Ridgewood Dr. Menomonee Falls, WI 53051	2007
4,863.46	Wife's Employment Lifecare Center of Orange Park 2145 Kingsley Ave. Orange Park, FL 32073	2007
1,032.29	Wife's Employment Michaels Stores Inc. 8000 Bent Branch Dr. Irving, TX 75063	2007
31,470.18	Husband's Employment Maudlin International 2300 S. Division Ave. Orlando, FL 32805	2007
1,190.00	Wife's Employment Law Offices of John Maville 600 S. State St. Belvidere, IL 61008	2008 YTD
6,406.26	Husband's Employment Village of Poplar Grove PO Box 1 Poplar Grove, IL 61065	2008 YTD

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# 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE FISCAL YEAR PERIOD

630.00 **Unemployment Compensation Program** 2007

Tallahassee, Florida

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None  $\mathbf{\Delta}$ 

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF **AMOUNT AMOUNT** NAME AND ADDRESS OF **PAYMENTS** PAID STILL OWING **CREDITOR** 

None V

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  AMOUNT PAID OR VALUE OF TRANSFERS **AMOUNT** STILL OWING

3

None  $\mathbf{\Delta}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  **AMOUNT** PAID

STILL OWING

**AMOUNT** 

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Flagstar Bank, F.S.B Nicholas J Steiner &

**Corina Steiner** 2008 CA 003192 NATURE OF PROCEEDING **Civil Actions Summons** with Complaint

**COURT OR AGENCY** AND LOCATIO

**Duval County Courhtouse** 330 East Bay Street, Rm 103 Jacksonville, FL 32202

STATUS OR DISPOSITION Served March 13. 2008 20 day response

4

 $\mathbf{\Lambda}$ 

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **PROPERTY SEIZURE** 

#### 5. Repossessions, foreclosures and returns

None  $\mathbf{\Delta}$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** DATE OF REPOSSESSION, NAME AND ADDRESS FORECLOSURE SALE. AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY** 

Document

#### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRES	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

#### 8. Losses

None  $\mathbf{\Lambda}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF		
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE OF	
PROPERTY	BY INSURANCE, GIVE PARTICULARS	LOSS	

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

405 1/2 S. State Street	2/18/08 \$300 00	
Law Offices of Henry Repay	2/4/08 \$400.00	\$1275.00 Attorney's Fees
	OTHER THAN DEBTOR	OF PROPERTY
OF PAYEE	NAME OF PAYOR IF	DESCRIPTION AND VALUE
NAME AND ADDRESS	DATE OF PAYMENT,	AMOUNT OF MONEY OR

2/18/08 \$300.00 Belvidere, IL 61008 3/3/08 \$500.00 3/14/08 \$75.00

Money Management International Inc. **Prefiling Credit Counseling Certificate** 2/2/08

\$50.00

5

#### 10. Other transfers

None  $\mathbf{\Lambda}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY NAME AND ADDRESS OF TRANSFEREE, **TRANSFERRED** RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED Document Page 36 of 43

None  $\square$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

6

#### 11. Closed financial accounts

None 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **R-G Crown Bank** 105 Live Oaks Gardens Casselberry, FL 32707

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking 8936

Final Balance \$1.29

AMOUNT AND DATE OF SALE OR CLOSING

August 28, 2007

#### 12. Safe deposit boxes

None V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES **DESCRIPTION** DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITOR **CONTENTS** IF ANY

#### 13. Setoffs

None V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR **SETOFF SETOFF** 

#### 14. Property held for another person

None  $\mathbf{Q}$ 

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

**DESCRIPTION AND VALUE** 

OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

7

ADDRESS	NAME USED	DATES OF OCCUPANCY
401 W. Perry Belvidere, IL 61008	Corina Bicksler	3/2006-9/2006
350 Crossing Blvd, Apt 312 Orange Park, FL 32073	Corina Steiner	12/2006-4/2007
8103 Cumberland Gap Trail Jacksonville, FL 32244	Corina Steiner	4/2007-10-2007
1317 Riverbend Lane Belvidere, IL 61008	Corina Steiner, Corina Bicksler	1997-3/2006
1317 Riverbend Ln. Belvidere, IL 61008	Corina Steiner, Corina Bicksler	10/2007-present
1317 Riverbend Ln. Belvidere, IL 61008	Corina Steiner, Corina Bicksler	9/2006-12/2006
505 Waco Way Poplar Grove, IL 61065	Nicholas Steiner	1997-9/2006
350 Crossing Blvd., Apt 312 Orange Park, FL 32073	Nicholas Steiner	9/2006-4/2007
8103 Cumberland Gap Trail Jacksonville, FL 32244	Nicholas Steiner	4/2007-10/2007
1317 Riverbend Ln. Belvidere, IL 61008	Nicholas Steiner	10/2007-present

#### 16. Spouses and Former Spouses

None **☑**  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

8

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None 

✓

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None 
✓

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑** 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

# 18. Nature, location and name of business

None  $\square$ 

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS

NAME

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BEGINNING AND ENDING** BUSINESS

DATES

9

None  $\square$ 

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature s/ Nicholas James Steiner Date 3/19/2008 of Debtor **Nicholas James Steiner** 

Date 3/19/2008 Signature s/ Corina Ann Steiner of Joint Debtor Corina Ann Steiner

(if any)

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Form 8 (10/05)

Signature of Debtor

Date

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Western Division

ln i	e: Nicholas James Steine	er Corina Ann Steiner		Case No.			
Debtor			,		Chapter 7		
	_	' INDIVIDUAL DE		_	_	ENTION	
	I have filed a schedule of assets	and liabilities which includes d	lebts secured by p	roperty of the est	ate.		
	I have filed a schedule of execute	ory contracts and unexpired lea	ases which include	es personal prope	rty subject to an unexpire	ed lease.	
	I intend to do the following with re	espect to the property of the es	tate which secure	s those debts or i	s subject to a lease:		
			1	1	ı		
	scription of Secured perty	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
1.	2005 Dodge Ram 2500 (48,000 miles)	BB&T Loan Services				Х	
2.	Sectional Sofa	Citifinancial Retail Services				Х	
3.	8103 Cumberland Gap Tr. N Jacksonville, FL 32244	Flagstar Bank	Х				
4.	Wedding Rings	Littman & Barclay Plan				Х	
5.	2004 Chevrolet Trail Blazer (Repossessed) (88,000 miles)	Mercantile Bank Payment Svcs	X				
			Lease will be				
Description of Leased Property		Lessor's Name	assumed purs to 11 U.S.C. § 362(h)(1)(A)				
1. Internet Agreement Clearwire		Clearwire					
s/ N	icholas James Steiner 3	s/19/2008		s/ Corina Ann	Steiner 3/1	9/2008	
Nich	Nicholas James Steiner			Corina Ann Steiner			

Signature of Joint Debtor (if any)

Date

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B 203 (12/94)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Western Division

				Western Division				
In r	·e:	Nicholas James Steiner		Corina Ann Steiner	Case No.			
		De	btors		Chapter <u>7</u>			
		DISCLOSU	RE O	F COMPENSATION OF FOR DEBTOR	ATTORNEY			
	and that paid to m	compensation paid to me within one y	ear befordered on b	016(b), I certify that I am the attorney for the e the filing of the petition in bankruptcy, or age half of the debtor(s) in contemplation of or i	reed to be			
	For	legal services, I have agreed to accep	it		\$			
	Prio	r to the filing of this statement I have r	eceived		\$			
	Bala	ance Due			\$			
2.	The sou	rce of compensation paid to me was:						
		] Debtor		Other (specify)				
3.	_	rce of compensation to be paid to me						
	_	Debtor		Other (specify)				
4.		I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
5.	☑ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case,							
	includir	ng:						
	,	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> </ul>						
	b) P	Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;						
	c) R	Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
	d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;							
	e) [C	Other provisions as needed]						
6.								
				CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for							

representation of the debtor(s) in this bankruptcy proceeding.

Dated: 3/19/2008

s/ Henry Repay

Henry Repay, Bar No. 06199079

**Law Offices of Henry Repay** 

Attorney for Debtor(s)

B 201 (04/09/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Henry Repay	s/ Henry Repay	3/19/2008						
Printed Name of Attorney	Signature of Attorney	Date						
Address:								
Law Offices of Henry Repay 405 1/2 S. State St. Belvidere, IL 61008-3706								
(815) 547-3369								
Certificate of the Debtor								
We, the debtors, affirm that we have received and read this notice.								
Nicholas James Steiner	Xs/ Nicholas James Steiner	3/19/2008						
Corina Ann Steiner	Nicholas James Steiner							
Discount of the second	<ul> <li>Signature of Debtor</li> </ul>	Date						
Printed Name(s) of Debtor(s)	Xs/ Corina Ann Steiner	3/19/2008						
Case No. (if known)	Corina Ann Steiner							
	Signature of Joint Debtor	Date						